REMARKS

Examiner in an office action dated 5/31/2007 has required restriction to one of the claim groups as follows:

I.   Claim 1-20 drawn to a payment system between a customer and merchant, classified in class 705, subclass 40.

II.   Claims 21, 24-29 drawn to a payment system for a private and secure transaction between a customer and a merchant, classified in class 705, subclass 16.
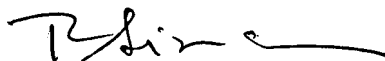
III.   Claims 32-37 drawn to a payment system for private and secure payment transaction between a customer and a merchant, classified in class 235, subclass 380.

IV   Claim 41, 45-50 drawn to a private and secure payment system between two parties, classified in class 705, subclass 40.

Requirement to restrict is traversed under 37 CFR 1.143, as these groups all relate to the same invention that of protecting a payer's identity data from a merchant or private party payee, in payment transactions with different types of payer interfaces. To satisfy the requirement to restrict, Applicant hereby elects the claim group I, as identified above for this application, and withdraws claim groups II and III and IV from this application.

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Respectfully submitted,

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